



In re application of:

Attorney Docket No. 101

Application No.: 09/775,336

Filed: February 1, 2001

For: INSURANCE SYSTEM AND
METHOD WITH
DISPROPORTIONAL
ALLOCATION

Examiner: Cobanoglu, Dilek B.

Art Unit: 3626

Confirmation No.: 9210

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virginia 22313-1450

on 5/10/06
Erle A. Bouemy

Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed February 28, 2006, please reconsider the above identified application in view of the comments and arguments made in the attached REMARKS.

A relisting of the claims is set forth in the attached AMENDMENTS TO THE CLAIMS.